

Claims

- [c1] 1. Apparatus comprising one or more computers programmed to receive data specifying payments for a plurality of out-of-pocket costs for one or more clients of a law firm and to generate a separate charge in relation to each respective out-of-pocket cost wherein each charge is determined at least in substantial part as a function of the cost of financing a loan to cover payment of the out-of-pocket costs, wherein the respective charges are determined substantially at the same time the firm arranges to pay the out-of-pocket cost.
- [c2] 2. Apparatus according to claim 1 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
- [c3] 3. Apparatus according to claim 1 further wherein the out-of-pocket cost is a paid by a transfer of funds from the law firm to a third party.
- [c4] 4. Apparatus according to claim 1 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.
- [c5] 5. Apparatus according to claim 1 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.
- [c6] 6. Apparatus according to claim 1 further wherein the arranging to pay the out-of-pocket cost comprises issuing a check to pay the out-of-pocket expense.
- [c7] 7. Apparatus according to claim 1 further wherein the arranging to pay the out-of-pocket cost comprises authorizing payment of the out-of-pocket cost.
- [c8] 8. Apparatus according to claim 1 further wherein arranging to pay the

out-of-pocket cost comprises requesting that the out-of-pocket cost be paid at a future time.

- [c9] 9. Apparatus according to claim 1 further wherein the substantially at the same time comprises substantially the same day as arranging to pay the out-of-pocket cost.
- [c10] 10. Apparatus according to claim 1 further wherein the substantially at the same time comprises substantially the same month the out-of-pocket cost was arranged to be paid in.
- [c11] 11. Apparatus comprising one or more computers programmed to receive data specifying payments for a plurality of out-of-pocket costs for one or more clients of a law firm and to generate a separate charge in relation to each respective out-of-pocket cost wherein each charge is based substantially on a cost of services related to a loan of funds to pay the out-of-pocket cost, wherein the respective charges are determined substantially at the same time the firm arranges to pay the out-of-pocket cost.
- [c12] 12. Apparatus according to claim 11 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
- [c13] 13. Apparatus according to claim 11 further wherein the out-of-pocket cost is paid by a transfer of funds from the law firm to a third party.
- [c14] 14. Apparatus according to claim 11 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.
- [c15] 15. Apparatus according to claim 11 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.

- [c16] 16. Apparatus according to claim 11 further wherein the arranging to pay the out-of-pocket cost comprises issuing a check to pay the out-of-pocket expense.
- [c17] 17. Apparatus according to claim 11 further wherein the arranging to pay the out-of-pocket cost comprises authorizing payment of the out-of-pocket cost.
- [c18] 18. Apparatus according to claim 11 further wherein arranging to pay the out-of-pocket cost comprises requesting that the out-of-pocket cost be paid at a future time.
- [c19] 19. Apparatus according to claim 11 further wherein the substantially at the same time comprises substantially the same day as arranging to pay the out-of-pocket cost.
- [c20] 20. Apparatus according to claim 11 further wherein the substantially at the same time comprises substantially the same month the out-of-pocket cost was arranged to be paid in.
- [c21] 21. Apparatus comprising one or more computers programmed to receive data specifying payments for a plurality of cash out-of-pocket costs for one or more clients of a law firm and to generate a separate charge in relation to each respective out-of-pocket cost wherein each charge is determined at least in substantial part as a function of the cost of financing a loan to cover payment of the out-of-pocket costs, wherein the respective charges are determined substantially at the same time the firm arranges to pay the out-of-pocket cost.
- [c22] 22. Apparatus according to claim 21 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.

- [c23] 23. Apparatus according to claim 21 further wherein the out-of-pocket cost is paid by a transfer of funds from the law firm to a third party.
- [c24] 24. Apparatus according to claim 21 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.
- [c25] 25. Apparatus according to claim 21 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.
- [c26] 26. Apparatus according to claim 21 further wherein the arranging to pay the out-of-pocket cost comprises issuing a check to pay the out-of-pocket expense.
- [c27] 27. Apparatus according to claim 21 further wherein the arranging to pay the out-of-pocket cost comprises authorizing payment of the out-of-pocket cost.
- [c28] 28. Apparatus according to claim 21 further wherein arranging to pay the out-of-pocket cost comprises requesting that the out-of-pocket cost be paid at a future time.
- [c29] 29. Apparatus according to claim 21 further wherein the substantially at the same time comprises substantially the same day as arranging to pay the out-of-pocket cost.
- [c30] 30. Apparatus according to claim 21 further wherein the substantially at the same time comprises substantially the same month the out-of-pocket cost was arranged to be paid in.
- [c31] 31. Apparatus comprising one or more computers programmed to receive data specifying payments for a plurality of cash out-of-pocket costs for one or more clients of a law firm and to generate a separate charge in

relation to each respective out-of-pocket cost wherein each charge is based substantially on a cost of services related to a loan of funds to pay the out-of-pocket cost, wherein the respective charges are determined substantially at the same time the firm arranges to pay the out-of-pocket cost.

- [c32] 32. Apparatus according to claim 31 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
- [c33] 33. Apparatus according to claim 31 further wherein the out-of-pocket cost is a paid by a transfer of funds from the law firm to a third party.
- [c34] 34. Apparatus according to claim 31 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.
- [c35] 35. Apparatus according to claim 31 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.
- [c36] 36. Apparatus according to claim 31 further wherein the arranging to pay the out-of-pocket cost comprises issuing a check to pay the out-of-pocket expense.
- [c37] 37. Apparatus according to claim 31 further wherein the arranging to pay the out-of-pocket cost comprises authorizing payment of the out-of-pocket cost.
- [c38] 38. Apparatus according to claim 31 further wherein arranging to pay the out-of-pocket cost comprises requesting that the out-of-pocket cost be paid at a future time.
- [c39] 39. Apparatus according to claim 31 further wherein the substantially at the same time comprises substantially the same day as arranging to pay

the out-of-pocket cost.

- [c40] 40. Apparatus according to claim 31 further wherein the substantially at the same time comprises substantially the same month the out-of-pocket cost was arranged to be paid in.
- [c41] 41. A method comprising: a law firm arranging to pay a plurality of out-of-pocket costs for one or more clients; and the law firm billing the one or more clients a separate charge in relation to each respective out-of-pocket cost wherein each charge is based substantially on the cost of financing a loan to cover payment of the out-of-pocket costs, wherein the respective charges are determined substantially at the same time the firm arranges to pay the out-of-pocket cost.
- [c42] 42. A method according to claim 41 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
- [c43] 43. A method according to claim 41 further wherein the out-of-pocket cost is a paid by a transfer of funds from the law firm to a third party.
- [c44] 44. A method according to claim 41 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.
- [c45] 45. A method according to claim 41 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.
- [c46] 46. A method according to claim 41 further wherein the arranging to pay the out-of-pocket cost comprises issuing a check to pay the out-of-pocket expense.
- [c47] 47. A method according to claim 41 further wherein the arranging to pay the out-of-pocket cost comprises authorizing payment of the out-of-pocket

cost.

- [c48] 48. A method according to claim 41 further wherein arranging to pay the out-of-pocket cost comprises requesting that the out-of-pocket cost be paid at a future time.
- [c49] 49. A method according to claim 41 further wherein the substantially at the same time comprises substantially the same day as arranging to pay the out-of-pocket cost.
- [c50] 50. A method according to claim 41 further wherein the substantially at the same time comprises substantially the same month the out-of-pocket cost was arranged to be paid in.
- [c51] 51. A method comprising: a law firm arranging to pay a plurality of out-of-pocket costs for one or more clients; and the law firm billing the one or more clients a separate charge in relation to each respective out-of-pocket cost wherein each charge is based substantially on the cost of services related to a loan of funds to pay the out-of-pocket cost, wherein the respective charges are determined substantially at the same time the firm arranges to pay the out-of-pocket cost.
- [c52] 52. A method according to claim 51 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
- [c53] 53. A method according to claim 51 further wherein the out-of-pocket cost is paid by a transfer of funds from the law firm to a third party.
- [c54] 54. A method according to claim 51 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.
- [c55] 55. A method according to claim 51 further wherein the separate charge

is determined prior to a transfer of funds to pay the out-of-pocket cost.

- [c56] 56. A method according to claim 51 further wherein the arranging to pay the out-of-pocket cost comprises issuing a check to pay the out-of-pocket expense.
- [c57] 57. A method according to claim 51 further wherein the arranging to pay the out-of-pocket cost comprises authorizing payment of the out-of-pocket cost.
- [c58] 58. A method according to claim 51 further wherein arranging to pay the out-of-pocket cost comprises requesting that the out-of-pocket cost be paid at a future time.
- [c59] 59. A method according to claim 51 further wherein the substantially at the same time comprises substantially the same day as arranging to pay the out-of-pocket cost.
- [c60] 60. A method according to claim 51 further wherein the substantially at the same time comprises substantially the same month the out-of-pocket cost was arranged to be paid in.
- [c61] 61. A method comprising: a law firm paying a plurality of cash out-of-pocket costs for one or more clients; and the law firm billing the one or more clients a separate charge in relation to each respective out-of-pocket cost wherein each charge is based substantially on the cost of financing a loan to cover payment of the out-of-pocket costs, wherein the respective charges are determined substantially at the same time the firm arranges to pay the out-of-pocket cost.
- [c62] 62. A method according to claim 61 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.

- [c63] 63. A method according to claim 61 further wherein the out-of-pocket cost is paid by a transfer of funds from the law firm to a third party.
- [c64] 64. A method according to claim 61 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.
- [c65] 65. A method according to claim 61 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.
- [c66] 66. A method according to claim 61 further wherein the arranging to pay the out-of-pocket cost comprises issuing a check to pay the out-of-pocket expense.
- [c67] 67. A method according to claim 61 further wherein the arranging to pay the out-of-pocket cost comprises authorizing payment of the out-of-pocket cost.
- [c68] 68. A method according to claim 61 further wherein arranging to pay the out-of-pocket cost comprises requesting that the out-of-pocket cost be paid at a future time.
- [c69] 69. A method comprising: a law firm paying a plurality of cash out-of-pocket costs for one or more clients; and the law firm billing the one or more clients a separate charge in relation to each respective out-of-pocket cost wherein each charge is based substantially on the cost of services related to a loan of funds to pay the out-of-pocket cost, wherein the respective charges are determined substantially at the same time the firm arranges to pay the out-of-pocket cost.
- [c70] 70. A method according to claim 69 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.

- [c71] 71. A method according to claim 69 further wherein the out-of-pocket cost is paid by a transfer of funds from the law firm to a third party.
- [c72] 72. A method according to claim 69 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.
- [c73] 73. A method according to claim 69 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.
- [c74] 74. A method according to claim 69 further wherein the arranging to pay the out-of-pocket cost comprises issuing a check to pay the out-of-pocket expense.
- [c75] 75. A method according to claim 69 further wherein the arranging to pay the out-of-pocket cost comprises authorizing payment of the out-of-pocket cost.
- [c76] 76. A method according to claim 69 further wherein arranging to pay the out-of-pocket cost comprises requesting that the out-of-pocket cost be paid at a future time.
- [c77] 77. A method according to claim 69 further wherein substantially at the same time comprises the same day as arranging to pay the out-of-pocket expense.